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FORM B1	Voluntary Petition					
Name of Debtor (if individual) Taylor, Rickey	dual, enter Last, F	irst, Middle):	Name of Jo	oint Debtor (Spouse) (La	ast, First, Middle):
All Other Names used by (include married, maiden, and tra		ast 6 years		Names used lied, maiden, and		Debtor in the last 6 years
Last four digits of Soc. Se No. (if more than one, state all)		EIN or other Tax I.I		ligits of Soc.		omplete EIN or other Tax I.D.
Street Address of Debtor Apartment 101 143 North Parkside Aver Chicago, IL 60644-3094		te & Zip Code):	Street Add	lress of Joint	Debtor (No.	& Street, City, State & Zip Code):
County of Residence or of Principal Place of Busines			-	Residence of Busi		
Mailing Address of Debto	or (if different from stro	eet address):	Mailing Ad	ddress of Joi	nt Debtor (if	f different from street address):
Location of Principal Asso (if different from street address a		btor				
Venue (Check any applicabl ✓ Debtor has been domicil preceding the date of thi ☐ There is a bankruptcy ca	e box) led or has had a resid s petition or for a lo	nger part of such 180 r's affiliate, general p nat apply)	of business, or p days than in any artner, or partner	orincipal assets other District rship pending pter or Section the Petit	s in this Distri in this Distri on of Bankru	rict for 180 days immediately
Partnership Other		dity Broker	☐ Chapter		Chapter 12	•
Nature of ✓ Consumer/Non-Business Chapter 11 Small Busine Debtor is a small busine Debtor is and elects to be 11 U.S.C. § 1121(e) (Open consumers)	oxes that apply) J.S.C. § 101	Filing F Must at certifying	Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b). See Official Form No. 3.			
Statistical/Administrative I Debtor estimates that fur Debtor estimates that, affinate, there will be no fur	nds will be available ter any exempt prope	for distribution to un erty is excluded and a	dministrative exp		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditor	1-15	16-49 50-99 1	00-199 200-999	1000-over		
	0,001 to \$500,001 to 00,000 \$1 million	\$1,000,001 to \$10,000,0 \$10 million \$50 mil				
	0,001 to \$500,001 to 000,000 \$1 million	\$1,000,001 to \$10,000,0 \$10 million \$50 mil		More than \$100 million		

Date

Title of Authorized Individual

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(Official Form 1) (12/03)

Voluntary Petition

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A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Name of Debtor(s):

FORM B1, Page 2

Case 05-02457 Doc 1 Filed 01/26/05 Entered 01/26/05 13:38:56 Desc Main Document Page 3 of 23 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm t	hat I have read this notice.		
			Case Number
January 26, 2005	/s/ Rickey Taylor		
Date	Rickey Taylor	Debtor	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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Document Page 4 of 23 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Taylor, Rickey		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

	Al	MOUNTS SCHEDULEI)		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	29,535.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		4,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,205.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		17,120.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,886.87
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,470.00
Total Number of Sheets in Schedules		14			
		Total Assets	29,535.00		
			Total Liabilities	22,325.43	

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lor, Rickey			Case No.	

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	TOTA		0.00	

(Report also on Summary of Schedules)

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Case No. _

IN RE Taylor, Rickey

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

				1	CURRENT MARKET
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Qualified 401 (k) mandatory retirement plan held by employer		24,000.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

__ Case No. ____

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Chevrolet Blazer w/ 126k miles		4,835.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			
			TOT	ΊΑL	29,535.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
Qualified 401 (k) mandatory retirement plan held by employer	735 ILCS 5/12-1006	24,000.00	24,000.00
1995 Chevrolet Blazer w/ 126k miles	735 ILCS 5/12-1001(c) 735 ILCS 5 §12-1001(b)	1,200.00 2,000.00	4,835.00
		,	

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No.			Title to 1995 Chevrolet Blazer; contractual				
Nationwide Acceptance Corp. 3435 North Cicero Avenue Chicago, IL 60641			monthly payment was \$271.00				4,000.00
				1			
			Value \$ 4,835.00	-			3,165.00
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.			Turk y				
Account No.							
			Value \$				
Account No.							
			Value \$	1			
0 Continuation Sheets attached			(Total o	otal age)	4,000.00		
			(Complete only on last sheet of Schedule l) T	OT	AL	4,000.00

(Report total also on Summary of Schedules)

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

is di R	the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim sputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) eport the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" ne last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	PES OF PRIORITY CLAIMS seek the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
√	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Taylor, Rickey

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O O N T T I N G G E N T T		D I I S P U T E D	OF CLAIM AMOUNT ENTITLED
Account No.			2001 federal income taxes		D		-
District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604							628.00
J. 10004							628.00
Account No.			2000 federal income taxes				
District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604							577.00
<u> </u>							577.00
Account No. D. Patrick Mullarkey Tax Division (DOJ) Box 55 Ben Franklin Station Washington, DC 20044			Assignee or other notification for: District Director				
Account No. District Counsel Internal Rev Svc, Ste 2300 200 West Adams Street Chicago, IL 60606-5208			Assignee or other notification for: District Director				
Account No. United States Attorney 219 South Dearborn Street Chicago, IL 60604			Assignee or other notification for: District Director				
Account No.							
Sheet1 of1 Continuation Sheets a	ttach	ned t	to Schedule E (Total	al of th		tota page	
			(Complete only on lest sheet of Schody	la E)	ΓΩ	тат	1 205 00

(Complete only on last sheet of Schedule E) TOTAL

(Report total also on Summary of Schedules)

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Case No.

Desc Main

IN RE Taylor, Rickey

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors he	olding	g un	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			collection				
Associated Recovery Systems 201 West Grand Avenue Escondido, CA 92025							4 405 00
Account No.	+		medical service				1,135.00
Calvin T. Meineke, M.D. Suite 125 1100 Lake Street Oak Park, IL 60301							152.00
Account No. 04 M1 115377			judgment				
Capital One Box 85167 Richmond, VA 23285-5167							1,270.43
Account No.			Assignee or other notification for:				1,270.43
Blatt, Hasenmiller, Leibker & Moore, LLC Suite 400 125 South Wacker Drive Chicago, IL 60606			Capital One				
Account No.			parking citation (s)				
City Of Chicago Dept Of Rev Bureau Of Parking Bankrptcy 333 South State St Rm LL 30 Chicago, IL 60604							600.00
2 Continuation Sheets attached			(Total o			otal	3,157.43
Continuation Sheets attached			(Complete only on last sheet of Schedule		-		3,137.43
			(Complete only on last sheet of Belledule)	., .			İ

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IN RE Taylor, Rickey

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 689709932			Unknown account opened 5/02				
Crd Prt Asso 13355 Noel Road# Dallas, TX 75240							312.00
Account No.			medical service				
Emergency & Ambulatory CA Suite 4040 33 West Higgins So Barrington, IL 60010							165.00
Account No. 407176000258			Revolving account opened 10/99		-		100.00
Fcnb Mstr Tr C/o Fnbo 1620 Dodge St Omaha, NE 68197			Troversing account openical 19700				2 274 00
Account No. 5433628700351699			Revolving account opened 3/00				2,374.00
Fst Premier 900 W Delaware Sioux Falls, SD 57104							
Account No. 1cencos082503d1			Unknown account opened 9/03				730.00
Grant Mercan 49430 Road 426 Oakhurst, CA 93644			ommonn account spends side				
							439.00
Account No. 623279			Installment account opened 6/03				
Nac Cassel 3435 N Cicero Ave Chicago, IL 60641							
Account No.			student loan (s)				4,262.00
National Payment Center US Department Of Education Box 4169 Greenville, TX 75403-4169			oradoni iodii (o)				4 450 00
					 Spol- 4	otc1	1,158.00
Sheet 1 of 2 Continuation Sheets at	tach	ed t		of th	-	age)	9,440.00
			(Complete only on last sheet of Schedule 1	F) 1	TO	ΊAL	

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IN RE Taylor, Rickey

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			collection				
NCO Financial Systems, Inc Box 41417 Philadelphia, PA 19101							1,150.00
Account No. 8500007085204			Open account opened 2/95				·
Peoples Engy 130 E Randolph Chicago, IL 60601							
40004000740470000			Halmann account around 5/04				26.00
Account No. 10001008746176398 Rickenbacker 7568 Monterey St. Gilroy, CA 95020			Unknown account opened 5/04				
							1,216.00
Account No.			medical service				
Roselle Ambulance Suite 101 199 South Addison Street Wooddale, IL 60191							375.00
Account No.			collection				0.000
Van Ru Credit Corporation P.O. Box 46549 Lincolnwood, IL 60646-0549							
							1,212,00
Account No. 50531000400000			Open account opened 7/03				, ===
Verizon 1515 Woodfield Rd Suite 1400 Schaumburg, IL 60173							
				-			544.00
Account No.							
Sheet 2 of 2 Continuation Sheets a	ttach	ed t	o Schedule F (Total o		Subt is pa		4,523.00
			(Complete only on last sheet of Schedule	F) 1	тот	ΊΑΙ.	17.120.43

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Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Desc Main

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

IN RE Taylor, Rickey

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Taylor, Rickey

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	3	DEPENDENTS OF	F DEBTOR AN	D SPOU	SE		
Single		RELATIONSHIP				AGE	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Machine Ope	erator					
Name of Employer	Nestle Bever	rage Services					
How long employed	Seven Years						
Address of Employer		and Boulevard					
	Glendale, CA	A 91203-3213					
Income: (Estimate	of average mon	athly income)			DEBTOR		SPOUSE
	-	ary, and commissions (pro rata if not paid month	ıly)	\$	2,794.18	\$	
Estimated monthly			•	\$		\$	
SUBTOTAL				\$	2,794.18	\$	
LESS PAYROL	L DEDUCTION	NS			·		
a. Payroll taxes	s and Social Sec	curity		\$	575.42	\$	
b. Insurance		•		\$	41.12	\$	
c. Union dues				\$		\$	
d. Other (speci	fy) <u>Mandator</u>	y 401 (K) Retirement Plan		\$	290.77	\$	
				_ <u>\$</u>		\$	
SUBTOTAL OF	PAYROLL DE	DUCTIONS		\$	907.31	\$	
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	1,886.87	\$	
Regular income fro	om operation of	business or profession or farm (attach detailed s	statement)	\$		\$	
Income from real p		business of profession of farm (attach detailed s	statement)	\$ —		\$ ——	
Interest and divide				\$		\$	
		payments payable to the debtor for the debtor's	use	т —		Ψ	
or that of depender				\$		\$	
Social Security or	other governme	nt assistance					
(Specify)				\$		\$	
				\$		\$	
Pension or retireme				\$		\$	
Other monthly inco							
(Specify)				\$		\$	
				-\$		\$	
				_\$		\$	
TOTAL MONTH	LV INCOME			\$	1,886.87	\$	
TOTAL MICHIEL				Ψ	1,000.07	Ψ	

TOTAL COMBINED MONTHLY INCOME \$ ______ 1,886.87 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

____ Case No. ____

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	bi-weekly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$550.00
Are real estate taxes included? Yes No	
Is property insurance included? Yes No	Φ
Utilities: Electricity and heating fuel	\$120.00
Water and sewer	\$ 0.00
Telephone	\$ 75.00
Other	•
Home maintenance (repairs and upkeep)	\$
Food	\$ 300.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 60.00
Medical and dental expenses	\$ 35.00
Transportation (not including car payments)	\$140.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
Charitable contributions	\$0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$0.00
Health	\$0.00
Auto	\$70.00
Other	\$
	\$
Towas (not deducted from weeps on included in home montages narrownts)	\$
Taxes (not deducted from wages or included in home mortgage payments)	\$
(Specify)	
	•
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$
Auto	\$ 0.00
Other	\$
	\$
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Parking Fee	\$20.00
	\$
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<u>\$1,470.00</u>
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, month	thly, annually, or at some
other regular interval.	
A. Total projected monthly income	\$1,886.87
B. Total projected monthly expenses	\$1,470.00
C. Excess income (A minus B)	\$ 416.87
D. Total amount to be paid into plan each Monthly (interval)	\$ 416.87
(IIILETVAI)	

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IN RE Taylor, Rickey

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	y that I have read the fo	oregoing summary and schedules, consisting of15 sheets, and that
they are true and correct to the b	est of my knowledge,	(Total shown on summary page plus 1)
Date: January 26, 2005	Signature: /s/	Rickey Taylor
		ckey Taylor Debtor
Date:	Signature:	
		(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
CERTIFICATION AND SIG	NATURE OF NON-A	TTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy p I have provided the debtor with a		ned in 11 U.S.C. § 110, that I prepared this document for compensation, and that tt.
Printed or Typed Name of Bankruptcy Petition Prepar	er	Social Security No. (Required by 11 U.S.C. § 110(e).)
Address		
Names and Social Security number	pers of all other individual	luals who prepared or assisted in preparing this document:
If more than one person prepare person.	d this document, attac	h additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer's in fines or imprisonment or both		he provision of title 11 and the Federal Rules of Bankruptcy Procedures may result $U.S.C.\ \S\ 156.$
DECLARATION UN	NDER PENALTY OF	PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) nam	ned as debtor in this ca	ne
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)
[An indiv	idual signing on behalf	of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 20 of 23 **United States Bankruptcy Court**

Northern District of Illinois

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IN RE: Case No. Chapter 13 Taylor, Rickey Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) 0.00 2004: approx. \$10,000.00;

2003: approx. \$25,000.00; and 2002: approx. \$25,000.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

judgment

Capital One v. Rickey Taylor, 04 Complaint M1 115377

Document ourt of Cook County, **Municipal Division, First District**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

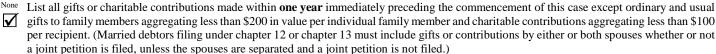
6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

 \checkmark

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts



8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 26, 2005	Signature /s/ Rickey Taylor of Debtor	Rickey Taylor
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.